

Proposed NU Business Name: **MS DAIRY FARM**



Project identification and prepared by: Md. Sohel Mia
Rajshahi Sadar Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:TOSAR ALI
Age	:	08/12/1998(18 Years)
Education, till to date	:	Class Ten.Running
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothesrs
Address	:	Vill: Noudapara, P.O: ChUmohany, P.S:Chargut, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST:ABEDA SULTANA
(iii) Father's name	:	MD:ROFIKUL ISLAM
(iv) GB member's info	:	Branch: Usofpur Chargut, Centre #67(Female), Member ID: 3683/2, Group No: 04 Member since: 07/10/2008(09Years) First loan: BDT 15,000/=
Further Information:		Existing Loan: BDT 17,000, Outstanding loan:Lenience.
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01824-299671
Mother's Contact No.	:	No
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST:ABADA SULTANA joined Grameen Bank since 03 years ago. At first she took 17,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for house Repair.

Proposed Nobin Udyokta Business Info

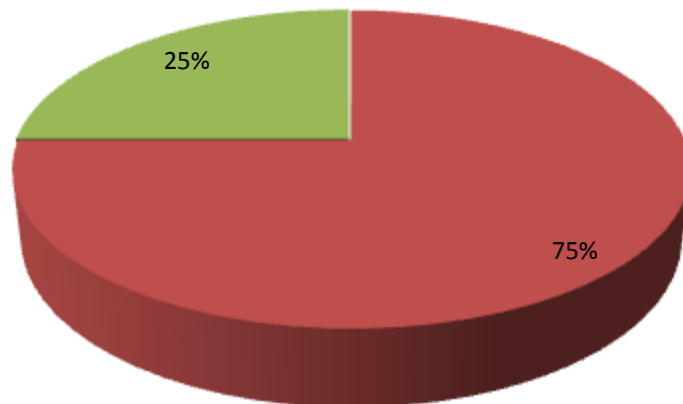
Business Name	:	MS DAIRY FARM
Location	:	Noudapara.
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 230,000/-(from existing business) 82% Required Investment BDT 50,000/-(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	BDT 5000/-
Size of house	:	20ft x 15ft= 300 square ft.
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪He has two cow in his farm.▪After getting equity fund one cow will be purchased.▪Daily milk production is 08 liters and milk price is BDT 60.▪The business is operating by entrepreneur. Existing no employee.▪The farm is own.▪ Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	480	14,400	172800
	0	0	0
Total Sales (A)	480	14,400	172800
Less. Variable Expense			
Expense of cow	80	2,400	28800
	0	0	0
Total variable Expense (B)	80	2,400	28800
Contribution Margin (CM) [C=(A-B)]	400	12,000	144000
Less. Fixed Expense			
Rent			0
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard		0	0
Transportation		200	2,400
Entertainment		200	2,400
Salary (staff)		0	0
Bank service Charge			0
Total fixed Cost (D)		6,000	72,000
Net Profit (E) [C-D]		6,000	72,000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
COW	1	200,000	200,000	0	0	0	200,000
CALF OF COW	1	30,000	30,000	0	0	0	30,000
			0	0	0	0	0
FEED OF COW			0	0	0	15000	15,000
MEDICINE OF COW.			0	0	0	10000	10,000
COW PUR			0			25000	25,000
						0	
						0	0
						0	0
Total	2	230,000	230,000	0	0	50000	280,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 50,000
- Total 200,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Milk Sales price	600	18000	216000	226800	238140
Total Sales (A)	600	18000	216000	226800	238140
Less. Variable Expense				0	
Expense of cow	80	2400	28800	30240	31752
Total variable Expense (B)	80	2400	28800	30240	31752
Contribution Margin (CM) [C=(A-B)]	520	15600	187200	196560	206388
Less. Fixed Expense					
Rent			0		
Electricity Bill		300	3600	3700	3800
Mobile Bill		300	3600	3700	3800
Salary (self)		5000	60000	60000	60000
Transportation		200	2400	2500	2600
Entertainment		200	2400	2500	2600
Salary (staff)		0	0		
Security Gard			0		
Bank service Charge		100	1200	1200	1200
Total Fixed Cost		6100	73200	73600	74000
Net Profit (E) [C-D]		9500	114000	122960	132388
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	114000	122960	132388
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		94000	196960
	Total Cash Inflow	164000	216960	329348
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	94000	196960	309348

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;Noudapara.
Regular customers;

THREATS

Theft
Fire
Political unrest





FAMILY PICTURE